

Commitment to CHIP must remain  
OUR OPINION

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## EDITORIALS

Talk about bang for your buck. Imagine that for every dollar you spend on a good cause, someone else kicks in four.

That's what happens with a government initiative to insure children of the working poor. Money allocated by each state to the Children's Health Insurance Program gets a four-to-one match from the feds.

A Gannett News Service investigation found that children around the country are being dumped from the CHIP program, however, because cash-strapped states just can't come up with their share of the cost.

We're fortunate that in Montana, despite financial woes of our own, there have been no cutbacks. That's due to a commitment by both Gov. Judy Martz and the Legislature to keep the program viable.

We urge those running for governor to maintain that commitment.

Spending in Montana has remained steady since 1999, with the state paying out about \$2.7 million a year on the program. That's matched by about \$11 million from the federal government.

More than 10,000 children benefit. The requirement is that they be from a family that earns 150 percent of the federal poverty level or less -- and that they don't qualify for Medicaid, which also covers medical costs for the poor.

As good as that sounds, there remain some 24,000 children around the state who remain uninsured. It would take a much larger annual state contribution to expand coverage to them

all.

A study last year showed that the number of uninsured people in Montana is much higher than most people thought.

More than one in five people have no health insurance. Those most likely to go without include people working for small businesses.

As insurance premiums continue to rise, it's likely that even more working families will face the loss of insurance.

CHIP is not a solution to the what is fast becoming an insurance crisis in this country.

But it is a tremendous stopgap program until the issue is addressed nationally. And it has helped thousands of families in Montana.

Few government programs offer such valuable leverage for state dollars.

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